

TrueAccord

303 2nd Street, Suite 750 South, San Francisco, CA 94107

Date: Apr 1, 2018

Attention: Michelle A Miles

At: 89 SHEPHERD AVE FL 2, BROOKLYN, NY, 112081226, US

TrueAccord Account Number: [REDACTED] 26650

Let's Resolve your balance of \$1,559.80 with Merrick Bank

Dear Michelle A Miles;

Merrick Bank has asked us to help with your outstanding balance. You accrued this balance with a product called Credit Card. We realize that unpaid balances can be due to misunderstandings or other issues. We specialize in resolving these problems, and getting you closer to being free of this debt!

To begin solving this together, let's move this conversation online, simply email us at support@trueaccord.com with the following: "I wish to have collection communication sent to me via this email". Please ensure the email is sent from your personal email account, not one owned by your employer.

Another easy way to get started working together online:

1. Visit go.trueaccord.com/my-online-solution
2. Enter your account number: [REDACTED] 26650

That's it! Isn't that easy?

If you are ready to resolve this now, you can also call us at 1-866-611-2731 or resolve this balance by sending your payment check in the same envelope as the coupon below.

Best regards,
Peter Martin

PAYMENT COUPON					
Pay by check today:	Account Number: [REDACTED] 26650				
TrueAccord Corp. 303 2nd Street Suite 750 South San Francisco, CA 94107	<table border="1"> <tr> <td>Payment Amount:</td> <td>Due:</td> </tr> <tr> <td>\$1,559.80</td> <td>Immediately</td> </tr> </table>	Payment Amount:	Due:	\$1,559.80	Immediately
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\$1,559.80	Immediately				
PLEASE INCLUDE THIS COUPON WITH YOUR PAYMENT					

Please make sure you read all of the following important information. There may be more important information continued on a second page.

Important Notice:

Your outstanding balance: \$1559.80. This communication is from a debt collector. This is an attempt to collect a debt, and any information obtained from you will be used for that purpose. Unless you notify us within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us in writing within 30 days from receiving this notice that you dispute all or any portion of this debt, we will obtain verification of the debt and send you a copy. You may also request in writing within 30 days of receiving this notice that we will provide you with the name and address of the original creditor, if different from the current creditor.

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: 1. Supplemental security income, (SSI); 2. Social security; 3. Public assistance (welfare); 4. Spousal support, maintenance (alimony) or child support; 5. Unemployment benefits; 6. Disability benefits; 7. Workers' compensation benefits; 8. Public or private pensions; 9. Veterans' benefits; 10. Federal student loans, federal student grants, and federal work study funds; and 11. Ninety percent of your wages or salary earned in the last sixty days. Original creditor: Merrick Bank. Total amount of the debt due as of charge-off: \$1559.80. Total amount of interest accrued since charge-off: \$0.00. Total amount of non-interest charges or fees accrued since charge-off: \$0.00. Total amount of payments made on the debt since charge-off: \$0.00.

If you have already paid this debt to TrueAccord or Merrick Bank, please disregard this notice.

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